



Wells Fargo Home Mortgage Loan Number: 0258629468
EverHome Mortgage Company Loan Number: 9000076303

T207 2516 1 MB 0.382 00002516 31 2516 2
MICHELE L MCBETH
1321 CREAMER RD
NORFOLK, VA 23503
|||||

Dear MICHELE L MCBETH,

July 27, 2010

We are pleased to welcome you as a Wells Fargo Home Mortgage customer. As of August 1, 2010, EverHome Mortgage Company will transfer the servicing of your mortgage to Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A., one of the nation's leading lenders and servicers of residential mortgages.

Since you may have questions about this change to your mortgage servicing, we're providing you with information to help make this transition easier for you. Rest assured, this does not affect any terms or conditions of your mortgage, including the due date of any payments. This transfer simply affects provisions for the servicing of your mortgage, such as where you send your payments. Please read the reverse side of this letter — The Notice of Assignment, Sale or Transfer of Servicing Rights provides you with important required Real Estate Settlement Procedures Act (RESPA) information.

You can rely on us to provide you with the quality service you deserve and to make this a smooth transition. Please see the important information to the right for key details on your mortgage and refer to the enclosed Q&A document that provides answers to frequently asked questions about the transfer.

Special notice

As your mortgage servicer, Wells Fargo Home Mortgage is required by the Fair Debt Collection Practices Act to inform you that if your mortgage is currently delinquent or in default, we will be attempting to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in a Chapter 7 bankruptcy case and the mortgage was not reaffirmed, we will only exercise our right against the property. We will not make any attempt to collect the discharged debt from you personally.

At Wells Fargo, we work hard to help customers stay in their homes in times of financial difficulty. If your mortgage is delinquent or in default, we encourage you to contact us at **1-800-416-1472** as soon as possible to discuss your options. Understand the longer you delay, the fewer options may be available. Have your financial information handy to help us determine the best option for your situation.

If you are in the process of modifying your loan with EverHome Mortgage Company, Wells Fargo Home Mortgage will make every effort to continue this process without impact.

Optional products

Your optional products may be discontinued if your mortgage is delinquent or in default. If they are discontinued, you will receive a separate notification and will see a change to your monthly mortgage payment amount showing these premiums are no longer being collected. If your mortgage is in good standing, any credit life insurance or optional products on your mortgage will continue through Wells Fargo Home Mortgage unless your product was listed as one of those not being carried forward in your transfer letter from EverHome Mortgage Company.

Payment Information

Beginning August 1, 2010, Wells Fargo Home Mortgage becomes responsible for processing your mortgage payments. EverHome Mortgage Company will apply payments to your loan if received prior to August 1, 2010, or will forward to Wells Fargo Home Mortgage if received on or after that date.

(continued on page two)

Important Information

Loan Servicing Transfer Date:
August 1, 2010

Wells Fargo Home Mortgage
Loan Number:
0258629468

**Mail your loan payments
on or after August 1, 2010:
Wells Fargo Home Mortgage
PO BOX 11701
Newark NJ 07101-4701**

For more information:

- Review the enclosed Q&A document
- Visit

www.wellsfargo.com/mortgage/welcome

**Inquiries and Questions
Prior to August 1, 2010:
EverHome Mortgage Company
Customer Service
(800) 669-9721
(Central Time, toll-free)
Mon. – Fri. 7:30 a.m. – 4:30 p.m.**

On or after August 1, 2010*:
Wells Fargo Home Mortgage
Customer Service
(800) 416-1472
(Central Time, toll-free)
Mon. – Fri. 6 a.m. – 10 p.m.
Sat. 8 a.m. – 2 p.m.

***Note: Specific account information will not be available until August 4, 2010.**

Together we'll go far



EXHIBIT
C

